

*A1 Cont'd*  
beneficiary, an employer, a benefits administrator, and a  
benefits provider. --

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**IN THE SPECIFICATION:**

Please amend the Specification as follows:

Please replace the paragraph beginning on page 7,  
line 20 with the following paragraph:

*A2*  
-- The information regarding employee benefits for  
each employee participating in a plan or program can be  
stored in a database or in a collection of databases.  
Information can also be stored in a database or in a  
collection of databases at each of the respective benefits  
providers computers. The information from each benefit  
provider can be updated in real-time via dynamically linked  
database techniques and/or by utilizing other database  
management techniques. --

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Please replace the paragraph beginning on page 8,  
line 7 with the following paragraph:

A3  
Cont'd

-- The apparatus includes a central processing computer system or server computer for receiving and storing the pertinent information and/or information which provides a link or links to benefits information for the various benefits providers and sources. The apparatus also includes an employer computer which is linked with the central processing computer system and which provides all pertinent employee and employer information, as well as employer provided benefits and programs. --

Please replace the paragraph beginning on Page 17, line 18 with the following paragraph:

A4

-- An intelligent agent can act on behalf of the employee to obtain information on benefits and/or benefits information availability, status of benefits, status of benefits claims, and information about benefits providers, etc. An intelligent agent(s) can also be empowered to act for the employee or administrator so as to request benefits and/or benefits information, request services, purchase or order benefits and/or goods and/or services provided via the benefits plan or program. --

Please replace the paragraph beginning on Page 40,  
line 13 with the following paragraph:

A5  
-- The apparatus 1 also includes a health insurance computer system 12 which is also linked to the central processing computer system 10. The health insurance computer system 12 may include at least one computer system which corresponds to each of the medical insurance provider or providers, dental insurance provider or providers, health maintenance organizations (HMOs), and major medical providers, etc., associated with the benefits plan or program. --

Please replace the paragraph beginning on Page 43,  
line 15 with the following paragraph:

A6  
-- The apparatus 1 also includes a pension benefits computer system 16 which is also linked to the central processing computer system 10. The pension benefits computer system 16 may include at least one computer system corresponding to each of the pension benefits provider(s) which may be associated with the employee benefits plan or program. Each of the pension benefits providers can provide information concerning the services provided,

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Cont'd

instructions for obtaining benefits, as well as information regarding the employee's pension account(s), loan information and/or pension benefits and/or services which are available to the employee. --

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Please replace the paragraph beginning at Page 47, line 13 with the following paragraph:

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A7

-- The communication device 20, in the preferred embodiment, is a personal computer, or a desktop computer, or any other appropriate communication device, which may be located at any appropriate location, such as the employee's workplace, home, or at a public or semi-public kiosk, which may utilized by the employee or administrator, in order to access employee benefits and/or employee benefits information. As described herein the communication device 20 can access the central processing computer system 10, and any of the provider computer systems 11-18, in order obtain employee benefits and/or employee benefits information. --

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Please replace the paragraph beginning on Page 51, line 5 with the following paragraph:

AS  
-- The central processing computer system 10 also includes a receiver 10G for receiving signals and/or data from any one or more of the communication device(s) 20, the employer computer system(s) 11, the health insurance computer system(s) 12, the disability insurance computer system(s) 13, the life insurance computer system(s) 14, the credit union or banking services computer system(s) 15, the pension benefits computer system(s) 16, the financial/retirement benefits computer system(s) 17, and the employee discount and/or buying service computer system(s) 18. --

Please replace the paragraph beginning on Page 52, line 3 with the following paragraph:

AG  
-- In another preferred embodiment, the central processing computer system 10 and the individual provider computer system 11-18 can be integrated into a single computer system. In yet another preferred embodiment, the communication device 20 may be integrated with any one or more of the central processing computer system 10 and/or with any of the provider computers 11-18. In this manner, the communication device 20, in a preferred embodiment, can be a terminal device for any one or more of the central

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Cont'd

processing computer system 10 and/or any one or more of the  
provider computer systems 11-18. --

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Please replace the paragraph beginning on Page 60,  
line 4 with the following paragraph:

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A10

-- The communication device 20 also includes a  
database(s) 20G, wherein various benefits plan or program  
data and/or information can be stored and maintained for use  
as needed and/or when necessary. The communication device 20  
also includes a transmitter 20H for transmitting data and/or  
information to any one or more of the central processing  
computer system 10 and to any of the employer computer  
system(s) 11, the health insurance computer system(s) 12,  
the disability insurance computer system(s) 13, the life  
insurance computer system(s) 14, the credit union or  
banking services computer system(s) 15, the pension  
benefits computer system(s) 16, the financial/retirement  
benefits computer system(s) 17, and the employee discount  
or buying service computer system(s) 18. --

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Please replace the paragraph beginning on Page 60,  
line 18 with the following paragraph:

A11  
-- The communication device 20I also includes a receiver 20I for receiving data and/or information from any one of the central processing computer system 10 and from any one or more of the employer computer system(s) 11, the health insurance computer system(s) 12, the disability insurance computer system(s) 13, the life insurance computer system(s) 14, the credit union or banking services computer system(s) 15, the pension benefits computer system(s) 16, the financial/retirement benefits computer system(s) 17, and the employee discount or buying service computer system(s) 18. --

Please replace the paragraph beginning on Page 66, line 7 with the following paragraph:

A12  
-- The employee can also request tuition reimbursement on-line. The employee can also fill out and file expense accounts via the personnel page. --

Please replace the paragraph beginning on Page 93, line 7 with the following paragraph:

A13  
-- An intelligent agent can act on behalf of the employee or administrator to obtain information on benefits

AB  
Cont'd

and/or benefits information availability, status of benefits, status of benefits claims, and information about benefits providers, etc. An intelligent agent(s) can also be empowered to act for the employee or administrator so as to request benefits and/or benefits information, request services, purchase or order benefits and/or goods and/or services provided via the benefits plan or program. --

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**MARKED-UP VERSIONS SHOWING CHANGES MADE TO THE SPECIFICATION:**

**Paragraph beginning on page 7, line 20:**

The information regarding employee benefits for each employee participating in a plan or program can be stored in a database or in a collection of databases. Information can also be stored in a database or in a collection of databases at each [to] of the respective benefits providers computers. The information from each benefit provider can be updated in real-time via dynamically linked database techniques and/or by utilizing other database management techniques.



Paragraph beginning on Page 8, line 7:

The apparatus includes a central processing computer system or server computer for receiving and storing the pertinent information and/or information which provides a link or links to benefits information for the various [of] benefits providers and sources. The apparatus also includes an employer computer which is linked with the central processing computer system and which provides all pertinent employee and employer information, as well as employer provided benefits and programs.

Paragraph beginning on Page 17, line 18:

An intelligent agent can act on behalf of the employee to obtain information on benefits and/or benefits information availability, status of benefits, status of benefits claims, and information about benefits providers, etc. An intelligent agent(s) can also be empowered to act for the employee or administrator so as to request benefits and/or benefits information, request services, purchase or order benefits and/or goods and/or services provided via the benefits plan or program.

Paragraph beginning on Page 40, line 13:

The apparatus 1 also includes a health insurance computer system 12 which is also linked to the central processing computer system 10. The health insurance computer system 12 may include at least one computer system which corresponds to each of the medical insurance provider or providers, dental insurance provider or providers, health maintenance organizations (HMOs), and major medical providers, etc., associated with the benefits plan or program.

Paragraph beginning on Page 43, line 15:

The apparatus 1 also includes a pension benefits computer system 16 which is also linked to the central processing computer system 10. The pension benefits computer system 16 may include at least one computer system corresponding to each of the pension benefits provider(s) which may be associated with the employee benefits plan or program. Each of the pension benefits providers can provide information concerning the services provided , instructions for obtaining benefits, as well as information

regarding the employee's pension account(s), loan information and/or pension benefits and/or services which are available to the employee.

**Paragraph beginning at page 47, line 13:**

The communication device 20, in the preferred embodiment, is a personal computer, or a desktop computer, or any other appropriate communication device, which may be located at any appropriate location, such as the employee's workplace, home, or at a public or semi-public kiosk, which may utilized by the employee or administrator, in order to access employee benefits and/or employee benefits information. As described herein the communication device 20 can access the central processing computer system 10, and any of the provider computer systems 11-18, in order obtain employee benefits and/or employee benefits information.

Paragraph beginning on Page 51, line 5:

The central processing computer system 10 also includes a receiver 10G for receiving signals and/or data from any one or more of the communication device(s) 20, the employer computer system(s) (INSERT SPACE) 11, the health insurance computer system(s) 12, the disability insurance computer system(s) 13, the life insurance computer system(s) 14, the credit union or banking services computer system(s) 15, the pension benefits computer system(s) 16, the financial/ retirement benefits computer system(s) 17, and the employee discount and/or buying service computer system(s) 18.

Paragraph beginning on Page 52, line 3:

In another preferred embodiment, the central processing computer system 10 and the individual provider computer system 11-18 can be integrated into a single computer system. In yet another preferred embodiment, the communication device 20 may be integrated with any one or more of the central processing computer system 10 and/or

with any of the provider computers 11-18. In this manner, the communication device 20, in a preferred embodiment, can be a terminal device for any one or more of the central processing computer system 10 and/or any one or more of the provider computer systems 11-18.

Paragraph beginning on Page 60, line 4:

The communication device 20 also includes a database(s) 20G, wherein various benefits plan or program data and/or information can be stored and maintained for use as needed and/or when necessary. The communication device 20 also includes a transmitter 20H for transmitting data and/or information to any one or more of the central processing computer system 10 and to any of the employer computer system(s) (insert space)11, the health insurance computer system(s) 12, the disability insurance computer system(s) 13, the life insurance computer system(s) 14, the credit union or banking services computer system(s) 15, the pension benefits computer system(s) 16, the financial/retirement benefits computer system(s) 17, and the employee discount or buying service computer system(s) 18.

Paragraph beginning on Page 60, line 18:

The communication device 20I also includes a receiver 20I for receiving data and/or information from any one of the central processing computer system 10 and from any one or more of the employer computer system(s) (insert space) 11, the health insurance computer system(s) 12, the disability insurance computer system(s) 13, the life insurance computer system(s) 14, the credit union or banking services computer system(s) 15, the pension benefits computer system(s) 16, the financial/(delete space) retirement benefits computer system(s) 17, and the employee discount or buying service computer system(s) 18.

Paragraph beginning on Page 66, line 7:

The employee can also request tuition reimbursement on-line. The employee can also fill out and file expense[s] accounts via the personnel page.

Paragraph beginning on Page 93, line 7:

An intelligent agent can act on behalf of the employee or administrator to obtain information on benefits and/or benefits information availability, status of benefits, status of benefits claims, and information about benefits providers, etc. An intelligent agent(s) can also be empowered to act for the employee or administrator so as to request benefits and/or benefits information, request services, purchase or order benefits and/or goods and/or services provided via the benefits plan or program.

IN THE ABSTRACT OF THE DISCLOSURE:

Please delete the Abstract of the Disclosure and please substitute therefor the new Abstract of the Disclosure which is attached hereto on a separate sheet.